

EXHIBIT C

REDACTED VERSION OF DOCUMENT TO BE
SEALED PURSUANT TO LR 5.3(b)(3)(B)(iii)



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Guardian TCPA Report

Prepared for Quicken Loans

What is a lead?

A lead occurs when a consumer visits a website and fills out a form, entering their personal information. A lead can also happen when a consumer interacts with a call center representative and confirms or provides certain information which are documented by the call center. Companies utilize lead forms on their own websites or in their call centers to collect data from consumers who have interest in being contacted about their products and services. Companies also purchase "3rd party data leads", where 3rd party lead sellers collect a consumer's data through a lead form on their owned and operated websites or their call centers, which they then sell to companies as a sales lead: a potential customer who has indicated interest in the company's products or services. In some cases, the 3rd party lead seller may collect a consumer's data, sell it to another 3rd party entity (known as an aggregator), who then sells that data to companies as a sales lead.

Who is Jornaya?

Jornaya provides a neutral, 3rd party technology-based platform that tracks the origin and history of a lead event and the consumer actions that occurred at that event. Jornaya's technology witnesses more than one hundred million lead events each month - tracking the actions that occur when a consumer fills out a lead form - or interacts with a call center representative to complete a lead form.

Jornaya's Guardian services document the specific disclosure that was present on a lead form during a lead event and what type of consent was obtained, if any. Guardian services are intended solely and exclusively to provide companies with factual information about the environment that the consumer experienced.

Companies that purchase 3rd party data leads, or generate their own data leads on their website forms or in their call centers, use Guardian services to provide neutral verification and assurance that the activities regarding the collection of the consumer's consent to be contacted meet their requirements. Guardian services do not capture and store personally identifiable consumer data and Jornaya does not buy or sell leads; we help to verify what happened at the lead event.

How does Jornaya help keep companies TCPA Compliant?

As a neutral, 3rd party witness to the events that take place on the website or a call center. Guardian provides facts on what happened during a consumer's visit to the website or interaction with a call center representative. Guardian helps companies to verify:

- Was a TCPA disclosure displayed or provided to the consumer?
- If so, did the disclosure meet the company's visibility and verification requirements? Was it large enough, and with enough color contrast? Or was it hidden and obscured, not meeting the company's requirements? If a call center, was it clearly stated by the call center representative?
- Did the disclosure language match the company's compliance standards?
- Did the consumer consent to the TCPA disclosure that was displayed or provided?

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Lead Event Information:

Universal LeadID	FC32385D-7CD0-C241-59A4-49535A8F0FCA
Event Date	08/15/2021
Event Time	08:12:07 PM EDT
IP Address	[REDACTED]

Disclosure Information:

Query Date	08/16/2021
Query Time	12:13:48 AM UTC

Labeled TCPA Disclosure Statement
captured at the lead event:

BY CLICKING THE BUTTON ABOVE, YOU EXPRESS YOUR UNDERSTANDING AND CONSENT, ELECTRONICALLY VIA E-SIGN, TO THE FOLLOWING: 1. TO BE MATCHED WITH, AND CONTACTED BY, UP TO 5 PARTICIPANTS IN THE LMB PROVIDER NETWORK ABOUT MORTGAGE AND FINANCIAL SERVICES PRODUCTS, AND CONSENT (NOT REQUIRED AS A CONDITION TO PURCHASE A GOOD/SERVICE) FOR US AND THEM TO CONTACT YOU FOR MARKETING PURPOSES (INCLUDING THROUGH THE USE OF AN AUTOMATIC TELEPHONE DIALING SYSTEM, ARTIFICIAL OR PRERECORDED MEANS) VIA TELEPHONE OR TEXT AT THE PHONE NUMBER PROVIDED ABOVE (INCLUDING SMS AND MMS), AND EMAIL, EVEN IF YOU ARE ON A CORPORATE, STATE OR NATIONAL DO NOT CALL REGISTRY. YOU MAY REVOKE YOUR CONSENT AT ANY TIME. YOU AGREE THAT LMB, CORE DIGITAL MEDIA, AND ROCKET MORTGAGE CAN SHARE YOUR PERSONAL DATA AND CONTACT INFORMATION WITH THIRD PARTIES, SUCH AS MORTGAGE PARTNERS, PARTNER COMPANIES, AND OTHER AFFILIATES, AND THAT THESE PARTIES MAY USE YOUR PERSONAL DATA AND CONTACT INFORMATION FOR MARKETING AND ANALYTICS, AND TO MAKE YOUR EXPERIENCE EASIER. AS AN ALTERNATIVE, YOU MAY CONTACT US BY EMAIL AT CUSTOMERCARE@COREDIGITAL.COM. 2. TO THE LMB LENDING TERMS OF USE, PRIVACY POLICY, AND CONSENT TO DOING BUSINESS ELECTRONICALLY. 3. AND THAT AS A CONDITION OF SUCH CONSENT, YOU ARE PROVIDING EXPRESS WRITTEN INSTRUCTIONS (AS DEFINED UNDER APPLICABLE LAW(S)) TO LMB TO UTILIZE YOUR INFORMATION IN ORDER TO REFERENCE YOUR CONSUMER CREDIT REPORT FOR THE PURPOSE OF VALIDATING YOUR SELF-REPORTED INFORMATION. MATCHED PROVIDERS WILL CONTACT YOU DIRECTLY TO DISCUSS THEIR FINANCIAL SERVICES AND PRODUCTS, AND TO GATHER ADDITIONAL INFORMATION, IN ORDER TO BEST SERVICE YOUR REQUEST FOR INFORMATION AND PRODUCTS. 4. ADDITIONALLY, IF SELECTED ABOVE, YOU CONSENT TO BE MATCHED TO UP TO AN ADDITIONAL 3 PROVIDERS ABOUT SOLAR SERVICES, HOME IMPROVEMENT SERVICES, HOME INSURANCE SERVICES, AND REALTOR SERVICES, AND CONSENT (NOT REQUIRED AS A CONDITION TO PURCHASE A GOOD/SERVICE) FOR US AND THEM TO CONTACT YOU FOR MARKETING PURPOSES (INCLUDING THROUGH THE USE OF AN AUTOMATIC TELEPHONE DIALING SYSTEM, ARTIFICIAL OR PRERECORDED MEANS) VIA TELEPHONE AT THE PHONE NUMBER PROVIDED ABOVE (INCLUDING SMS AND MMS), AND EMAIL, EVEN IF YOU ARE ON A CORPORATE, STATE OR NATIONAL DO NOT CALL REGISTRY. YOU MAY REVOKE YOUR CONSENT AT ANY TIME. AS AN ALTERNATIVE, YOU MAY CONTACT US BY EMAIL AT CUSTOMERCARE@COREDIGITAL.COM.

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Contributed Data	Data Provided by the Jornaya Client ("Contributed Data") for Verification	Verified by the Jornaya Service
First Name	Dustin	Yes
Last Name	Shirley	Yes
Phone 1	8175077546	Yes
Phone 2	8175077546	Yes
Email	dustincshirley@gmail.com	Yes
Address 1	9208 pepper grass dr	Yes
City	Fort Worth	Yes
State	TX	Yes
Zip	76131	Yes

This table is a summary of the fields and associated values provided by a Jornaya client for verification by Guardian. Guardian captures data associated with the interactions the consumer took with each listed field and if applicable, the data the consumer entered into those fields, and encrypts the captured data entered by the consumer using a secure one-way hashing methodology. When a client purchases a lead from a lead seller with a unique Universal LeadID associated with that lead, and proactively provides certain data associated with the lead ("Contributed Data") for which verification is requested, Guardian is able to verify if that Contributed Data matched to the encrypted, hashed value of the data that Guardian captured from the original lead event. This provides a client with verification that certain Contributed Data values were entered by the consumer at the original lead event. Data can be verified in the following ways: a match to data entered in form fields, a match to a pre-populated value, and/or a match observed in the parameters of the URL.

Visual Playback Link:

